APPENDIX I-5: ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — FORMAT

[Account history of pre-rule and post-rule accounts computed using aggregate analysis]

[Servicer's name, address, and toll-free number.]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — ACCOUNT HISTORY

THIS IS A. STA	TEMENT OF ACTUAL A	CTIVITY IN YOUR ESCR E ANNUAL ESCROW AC	OW ACCOUNT FROM	THROUGH
PROJECTION OTHER COPY	S FOR COMING YEAR ENCLOSED).	- WHICH WAS SENT TO	YOU LAST YEAR ON	(AN-
statement or a elects to provide	nnual disclosure payme de a side-by-side comp	elete material in brackets ent history was not delive arison of last year's proje ion paragraph should no	red in previous year. All ction to the account his	so, if the servicer tory, delete *{COM-
and interest. \$	went into y	he past year was \$ our escrow account, and rance) that you chose to	S was for o	discretionary items
no payments f	NS TO PREPARER: Ti or such items included pear on the form.]	ne reference to the discrein the monthly mortgage	etionary items should be payment. This instructi	e omitted if there are on paragraph
Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Ealance
Starting balan	ce:	•		\$
		[A filled-out example for	ollows.]	
An asterisk (*) indicates a difference	from a previous estimate	either in the date or th	e amount.
\$ U 1/6 of anticipal amount. (Your	Inder Federal law, your ted payment from the a mortgage contract and	nts from your account wo lowest monthly balance coount, unless your mont State law are silent on the slance should not have es	should not have exceed gage contract or State his issue.) (Under your	ded \$, or law specifies a lower
[INSTRUCTIO	ONS TO PREPARER: T tract. This instruction pa	he servicer is to use the aragraph should not appe	appropriate sentence a ear in the form.]	bove describing the
		ras greater than \$ a further explanation, ple		
balance exce		he servicer is to use the r the contract/State law [